

# Innovative Practices for Identifying and Responding to Tech-Facilitated Financial Abuse

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*EASE – Economic Abuse Support & Empowerment*



Women and Gender  
Equality Canada

Femmes et Égalité  
des genres Canada

Canada



WomanACT

# Acknowledgement



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**Economic abuse affects many women and gender-diverse people in Canada, with rates as high as 1 in 3 women experiencing it from intimate partners.**

**The Economic Abuse Project:** Providing a model of improved support for survivors of domestic violence (**EASE**), is a collaboration between credit specialists, anti-violence organizations, and financial institutions to address the impacts of economic and financial abuse on survivors of domestic violence. It involves support for survivors to rebuild credit and develop financial literacy, brings professionals together to collaborate for financial system change and build the capacity of professionals to recognize and respond to economic abuse.

The project is an adaptation of the UK-developed Domestic Economic Abuse Project (DEAP). The project improved outcomes for victims/survivors of domestic and economic abuse, enhanced understanding of economic abuse and identified areas for system change among the financial sector and other community agencies.



Scan for more information  
on this [project](#).

# Background

## Understanding Tech-Facilitated Financial Abuse

Addressing technology-facilitated financial abuse is a collective social responsibility in which financial institutions play a crucial role. It requires a comprehensive approach that involves the banking sector, legal system and trauma-informed support systems for victim-survivors.

These actions not only empower victim-survivors to regain control over their financial lives but also promote social changes that can address multiple forms of intimate partner violence (IPV).

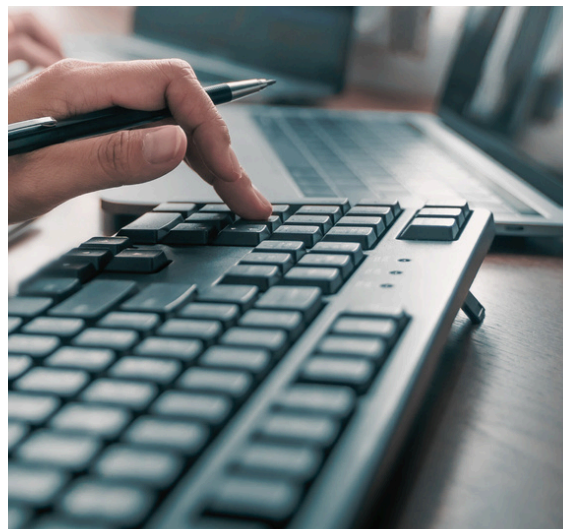
## The Issue

Banking technologies can be used to cause harm myriad ways that change as rapidly as technological advancements. Many tools designed for convenience, like peer-to-peer e-transfers, open new possibilities for intimate partner violence.

Abusers may use banking

technology to monitor transactions, restrict access to accounts, make unauthorized transfers, lock survivors out of their accounts, incur debts for survivors, and send harassing messages through payment platforms.

Financial and economic abuse are about more than just money. Abusers use finances to restrict and control victim-survivors' behaviour, monitor their activity, and sabotage their independence. Abusers may also target the friends and family members of victim-survivors. Studies have found that over 90% of survivors of IPV experience financial and economic abuse.



# Purpose

The following sections present three key principles to guide the development of effective responses to technology-facilitated financial abuse in the context of Intimate Partner Violence (IPV). Identified through literature from Canada, the United States, Australia and the United Kingdom and grounded in consultations with survivors, these principles are:

- ***AI-Driven Filters and Automated Protection***
- ***Promoting Healthy Financial Relationships Through Education***
- ***Embedding Trauma-Informed Approaches***

Service providers are incorporating these principles when designing solutions and practices to better support survivors, reduce harm, and prevent the misuse of financial technology. The brief outlines case studies of emerging, innovative practices that reflect these principles, aiming to enhance survivor safety, promote trauma-informed interventions, and raise awareness of this growing form of abuse.

The term innovative practices is used intentionally rather than “promising” or “best practices,” as these initiatives are still relatively new and require further evaluation to fully understand their effectiveness and long-term impact.

The background is a dark teal color with a pattern of binary code (0s and 1s) in a lighter teal shade. A large white rectangle is centered on the page, containing the text. A thick, dark brown horizontal bar is positioned below the text, extending from the left edge of the white rectangle to the right edge of the page.

# INNOVATIVE **PRACTICES**

# AI-Driven Filters and Automated Protection



Advancements in technology offer tools to address financial abuse. Artificial intelligence (AI)-based programs can filter out abusive messages in e-transfers by employing features that hide payment references. These measures have already adopted by institutions like [Starling Bank](#) (UK) and [Commonwealth Bank](#) (Australia).

Recognizing the consequences of tech-facilitated abuse through the misuse of the e-transfer messaging feature, [Interac](#) introduced an [Opt-Out feature](#). Customers have the autonomy to manage their communication preferences for selected contacts. The feature can prevent unwanted personal messages from abusers in email notifications, without interfering with the ability to receive or fulfill money requests.

In 2018, Australia's eSafety Commissioner introduced the [Safety by Design](#) principles and framework to encourage technology companies to prevent online harms before they happen. Its [first principle](#) for service providers is that the burden of safety should never fall solely upon the user. This means confronting the real risks posed by our increasingly digital world and

proactively mitigating potential misuse by abusers, in order to limit harm. Doing this requires assessing and understanding potential harms to users and factoring them into the design and provision of online platforms and services.

Trends suggest that financial institutions increasingly rely on AI and online banking service delivery; left unregulated, these can have negative consequences for consumers.



New look and feel  
of Interac e-Transfer  
email notifications

Your email notification  
will be addressed to you

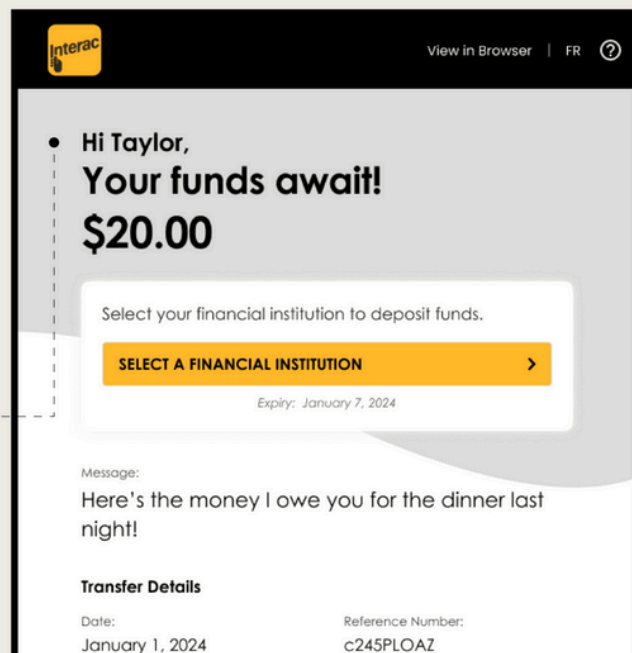


Figure 1. Screenshot of redesigned Interac e-Transfer email notification. From "A New Look for Interac e-Transfer Email Notifications," Interac, 24 Oct. 2023, <https://www.interac.ca/en/content/life/a-new-look-for-interac-e-transfer-email-notifications/>

The background of the slide features a close-up, slightly blurred image of several Australian banknotes. The visible denominations include the 100 (blue), 50 (green), and 20 (red) notes. The text is overlaid on this image.

# Case Study: Australia's eSafety Commissioner - Safety by Design

## Australia's eSafety Commissioner - Safety by Design

In 2018, Australia's eSafety Commissioner introduced the Safety by Design principles and framework to encourage technology companies to prevent online harms before they happen. In response to the introduction of Australia's Safety by Design principles, the Australian Banking Association (ABA) requested all member banks to consider implementing the principles for technology-facilitated abuse happening through its apps and payment descriptions.

Since 2020, the Commonwealth Bank has implemented an automatic filter that uses AI to detect and block abusive digital payment transactions and fraud.



Catherine Fitzpatrick, General Manager of Community and Customer Vulnerability at Commonwealth Bank said that *“In a three-month period, we identified more than 8,000 CBA customers who received multiple low-value deposits, often less than \$1, with potentially abusive messages in the transaction descriptions – in effect using them as a messaging service. All genders were sending and receiving these messages, but the nature ranged from fairly innocuous ‘jokes’ using profanities to serious threats and clear references to domestic and family violence.”*

Westpac (Australia) has a self-reporting feature on online and mobile banking platforms, in addition to its blocking of offensive payment descriptions. Bendigo Bank (Australia) allows users to mute payment descriptions and remove names from transaction history statements.

ABA CEO Anna Bligh says that Australian banks are leading the charge in making banking safer for customers.

*“Banking staff on the frontline see instances of financial abuse every day... Safety by Design principles allow bankers to put user safety and rights at the centre of the design of banking products. This means it will be harder for perpetrators to exploit banking products and services to control and financially abuse people.”*

-ABA CEO Anna Bligh



# Promoting Healthy Financial Relationships Through Education



Promoting awareness of healthy financial relationships is a key aspect of preventing financial abuse. Abusers take advantage of gaps in technological literacy to gain unsolicited access to survivors' personal devices and accounts as a means of surveillance and control. They may install spyware on devices, obtain sensitive information such as account passwords, or post non-consensual and sensitive content online as a means of harassment.

Prevention relies on creating a general awareness of what financial and economic abuse is for everyone. Companies can widely distribute resources on healthy financial relationships to banking clients through banking apps and services, regardless of whether or not abuse is suspected. This can include information on financial safety planning, with a special emphasis on digital security to prevent abuse at all stages of life.

The National Network to End Domestic Violence describes healthy financial relationships as those with mutual access to financial information, equal decision-making, regardless of income differences, and independent access to money for each partner.

## Financial Literacy and Safety Planning

WomanACT has developed a free E-Learning course titled [“What Is Economic Abuse?”](#) Designed for anti-violence practitioners, this 15- minute micro-lesson helps users to understand and identify economic abuse using reflective activities, mini quizzes, and additional resources and references.

### Additional resources on financial and economic abuse from [WomanACT](#):



[Financial Abuse Information Sheet](#)



[Infographic: Economic & Financial Abuse Key Terms](#)



[Financial abuse as a form of intimate partner violence: The role of financial services](#)



[“Hidden in the everyday” – Financial Abuse as a Form of Intimate Partner Violence in the Toronto Area](#)



[Financial Abuse: Financially Protecting Yourself](#)



[Infographic: Financial Safety Planning – Survivors of Intimate Partner Violence](#)



# Case Study: Technology Safety & Privacy: A Toolkit for Survivors — Safety Net Project

## Technology Safety & Privacy: A Toolkit for Survivors — Safety Net Project

The Safety Net Project was launched by The National Network to End Domestic Violence (NNEDV). It aims to address the intersection of technology and abuse, focusing on how digital tools impact the safety and privacy of survivors of IPV, sexual assault, stalking, and trafficking. The project provides training, technical assistance, and resources to help professionals respond effectively to technology-facilitated abuse. It supports the development of survivor-centred technology solutions.

The project released a guide and infographic titled Financial Abuse and Technology, developed in partnership with Norton. This resource outlines how financial abuse can be perpetrated through digital means, such as controlling access to online banking, manipulating credit, or coercing individuals into financial fraud. It also highlights how financial technology (fintech) tools can be both beneficial and potentially dangerous for survivors, depending on how they are used.

# Case Study: Clinic to End Tech Abuse (CETA) – Cornell Tech

## Clinic to End Tech Abuse (CETA) – Cornell Tech

Cornell Tech launched the first-of-its-kind, pro-bono, Clinic to End Tech Abuse (CETA), which caters to survivors of IPV who have experienced tech-facilitated abuse. They claim: “The current status quo is that technology usually empowers abusers, not survivors.” CETA operates by collaborating with VAW (Violence Against Women) partners who refer survivors to trained volunteers and professionals with technological and legal expertise at the clinic. Appointments to the clinic rely on referrals from a Family Justice Centre or the Anti Violence Project support programs.

Technology abuse clinics are an innovative approach to engaging technology specialists, trained in trauma-informed practices, with survivors who have experienced tech-facilitated abuse. They fulfil a critical service gap while remaining survivor-centered.

CETA offers a Technology Abuse Clinic Toolkit to encourage the expansion of technology clinics through knowledge sharing. The toolkit includes practical guidance on how to set up a clinic, essential features, overarching principles, and secondary initiatives.

# Embedding Trauma-Informed Approaches



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## Customer Support and Staff Training

Trauma-informed support is an integral component when addressing financial abuse. Financial and economic abuse uses social as well as technological means to cause harm. A trauma-informed approach that is sensitive to the social, as well as the technical aspects of abuse, can increase safety.

Customer service representatives should be trained to recognize the various techniques used by abusers that would indicate a risk of financial abuse (such as restricted financial access or lack of privacy) and should be provided with conversation toolkits to address potential cases. Canadian financial institutions' approaches to mitigating elder abuse can serve as models on creating trauma-informed frameworks for service providers. The Code of Conduct for the Delivery of Banking Services to Seniors includes principles on “identifying and escalating incidents of suspected financial abuse and fraud of seniors.” Consistency in the application of these frameworks ensures that service providers have the necessary tools and understanding to identify and respond to survivors of financial abuse in a way that is non-judgmental and that prevents re-traumatization, victim-blaming, and conflicting information.

The alarming trend in tech-facilitated financial abuse means that service providers need to be more proactive in training staff to understand the emotional and financial complexities victims face in order to ensure that interventions are empathetic and effective. This collective responsibility extends beyond financial institutions to involve legal and community support systems.



The image shows a financial ledger with columns for Date, Description, Withdrawal, Deposit, and Outstanding Balance. A silver pen and black-rimmed glasses are resting on the ledger. Two credit cards are also visible: a blue one partially obscured by a yellow one, and a black one in the foreground with the text 'CREDIT CARD' and a card number '1234 5678 9012 3456'.

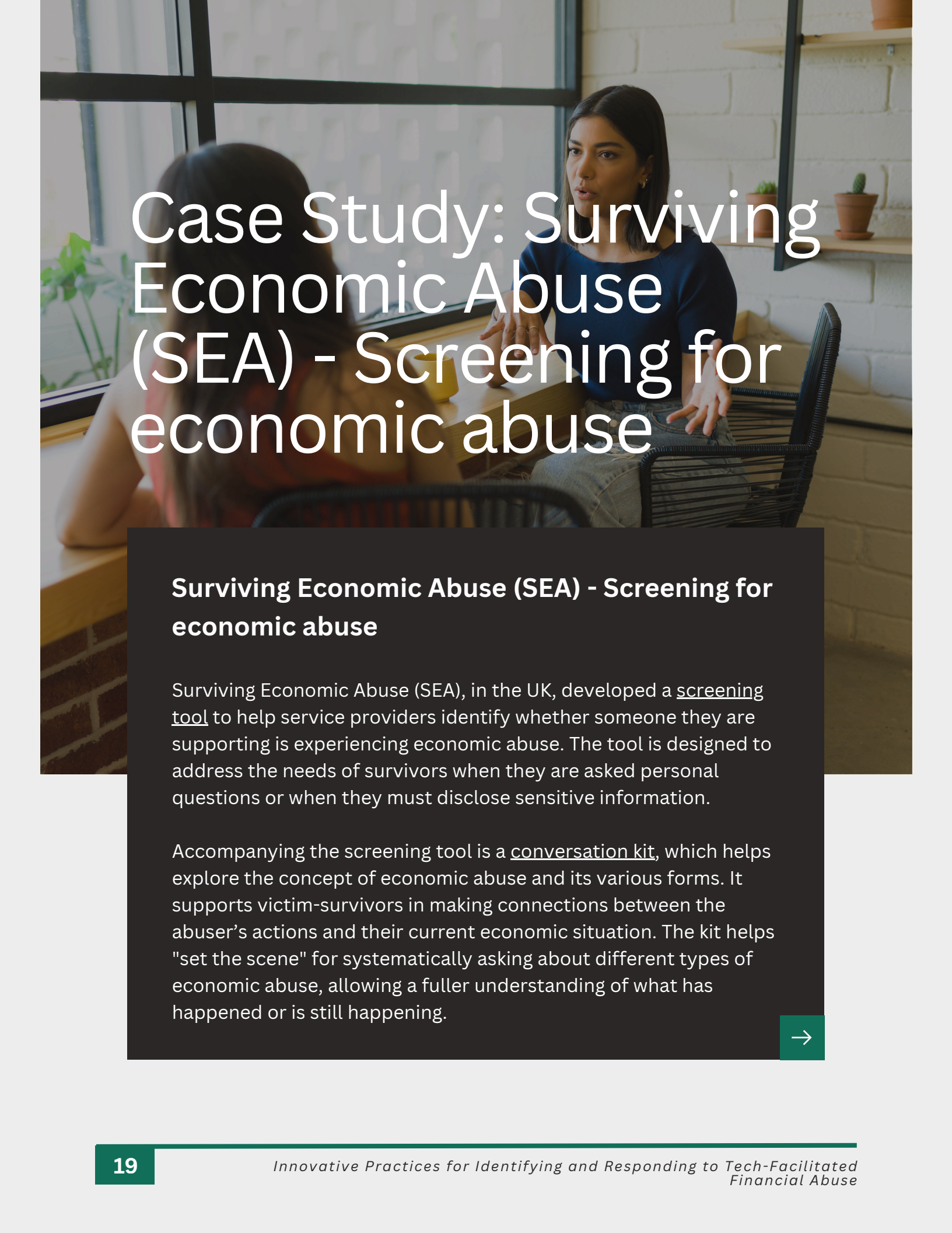
| Date  | Description              | Withdrawal | Deposit    | Outstanding Balance |
|-------|--------------------------|------------|------------|---------------------|
| 03-20 | Cash Withdrawal NB       |            |            |                     |
| 03-20 | Cash Withdrawal          | 2,400.00   |            | 789,214.54          |
| 03-20 | Cheque/Money Transfer NB | 165,000.00 |            | 624,214.54          |
| 03-20 | Cash Withdrawal          |            | 270,990.00 | 895,204.54          |
| 03-20 | Cash Withdrawal NB       | 105,990.00 |            | 789,214.54          |
| 03-20 | Cash Withdrawal          | 3,600.00   |            | 785,614.54          |
| 03-20 | Cash Withdrawal          | 385,286.00 |            | 400,328.54          |
| 03-20 | Cash Withdrawal          | 28,514.00  |            | 371,814.54          |
| 03-20 | Cash Withdrawal          | 8,500.00   |            | 363,314.54          |
| 04-20 |                          |            | 413,800.00 | 777,114.54          |
| 04-20 |                          | 3,000.00   |            | 774,114.54          |
| 04-20 |                          | 6,000.00   |            | 768,114.54          |
| 05-04 |                          | 35,942.00  |            | 732,172.54          |
| 05-04 |                          |            | 22,857.00  | 755,029.54          |
| 05-04 |                          |            | 2,000.00   | 757,029.54          |
| 06-04 |                          |            | 35,942.00  | 792,971.54          |
| 07-04 |                          |            | 6,500.00   | 799,471.54          |
| 08-04 | Transfer Withdrawal NB   | 3,250.00   |            | 796,221.54          |
| 09-04 | Cash Deposit             | 3,250.00   |            | 792,971.54          |
| 10-04 | Cash Deposit             |            | 4,000.00   | 796,971.54          |
| 11-04 | Cheque/Money Transfer NB |            | 5,700.00   | 802,671.54          |
| 12-04 | Cheque/Money Transfer NB |            | 15,000.00  | 817,671.54          |
| 01-05 | Transfer Withdrawal NB   |            | 175,000.00 | 992,671.54          |
| 10-04 | Cash Withdrawal          | 175,000.00 |            | 817,671.54          |
| 11-04 | Cheque/Money Transfer NB | 390,000.00 |            | 427,671.54          |

# Case Study: Reclaim Project - Victim Services Toronto

## Reclaim Project - Victim Services Toronto

Victim Services Toronto (VST) founded the Reclaim project (formerly Project Recover), to help survivors of human trafficking regain financial autonomy. VST works with “banks, telecommunication companies, car rental companies and property managers to remove fraudulent and coercive debt from the victim’s name.” The program supports VST’s broader efforts to provide trauma-informed support by assisting survivors with removing debt and restoring credit that was impacted by human trafficking.





# Case Study: Surviving Economic Abuse (SEA) - Screening for economic abuse

## Surviving Economic Abuse (SEA) - Screening for economic abuse

Surviving Economic Abuse (SEA), in the UK, developed a screening tool to help service providers identify whether someone they are supporting is experiencing economic abuse. The tool is designed to address the needs of survivors when they are asked personal questions or when they must disclose sensitive information.

Accompanying the screening tool is a conversation kit, which helps explore the concept of economic abuse and its various forms. It supports victim-survivors in making connections between the abuser's actions and their current economic situation. The kit helps "set the scene" for systematically asking about different types of economic abuse, allowing a fuller understanding of what has happened or is still happening.



## Screening questions

Date:

Client ID number:

|   |   | 0<br>Never | 1<br>Hardly ever | 2<br>Sometimes | 3<br>Often | 4<br>Very often |
|---|---|------------|------------------|----------------|------------|-----------------|
| 1 | Did/does your partner/family member ever stop you from having enough money to buy food, clothes, or other essentials?<br>This may include you not having enough money to buy these things because you had/have to spend your money on bills, etc. |            |                  |                |            |                 |
| 2 | Did/does your partner/family member ever stop you from having enough money to pay the bills?<br>This may include being given an allowance which was/is not big enough to pay bills.   |            |                  |                |            |                 |
| 3 | Did/does your partner/family member ever tell you how you must spend money, rather than letting you make these decisions?<br>This may include talking you out of spending money, making you feel guilty/intimidated about spending money.         |            |                  |                |            |                 |
| 4 | Did/does your partner/family member ever get you to give them receipts or change?   |            |                  |                |            |                 |
| 5 | Did/does your partner/family member ever hide money from you?   |            |                  |                |            |                 |

Figure 2. Screening Questions. Reproduced from Screening for economic abuse (p. 1), by Surviving Economic Abuse, July 2022, retrieved from Surviving Economic Abuse website: <https://survivingeconomicabuse.org/im-supporting-someone/resources-for-professionals/screening-for-economic-abuse>

In Canada, similar screening tools are being explored by organizations like the Canadian Centre for Women's Empowerment. They developed the **Economic Abuse Screening Tool (EAST)** and resource kit to equip frontline staff to identify and address economic abuse.

## ECONOMIC ABUSE SCREENING QUESTIONS

[Note: Partner describes any romantic partner such as a husband, spouse, or common-law partner]

|   |  |               |
|---|--|---------------|
| 1 | Did/Does your (ex) partner build up credit or debt in your name (credit card debts, phone bills, utility bills)?   | • YES<br>• NO |
| 2 | Did/Do you feel you have a general understanding of the family's financial situation (on savings, regular income, any debt, mortgages, lines of credit)? | • YES<br>• NO |
| 3 | Did/Does your (ex) partner share financial information freely, including explanation of expenses or savings goals?                                       | • YES<br>• NO |
| 4 | Did/Do you have your own account and/or access to a joint bank account?  | • YES<br>• NO |
| 5 | Did/does your (ex) partner control how you spend money and ask for receipts?   | • YES<br>• NO |
| 6 | Did/Does your (ex) partner ever prevent you from having a job or obtaining further education?  | • YES<br>• NO |
| 7 | Have you ever checked your own credit report to see if there are any debts, loans, credit products in your name that you did not apply for?              | • YES<br>• NO |
| 8 | Did/Does your (ex) partner refuse to help financially support your family?   | • YES<br>• NO |

Figure 3. Screening Questions Overview. Reproduced from Economic Abuse Screening Tool (p. 9), by Canadian Center for Women's Empowerment (CCFWE), March 2023, Ottawa, Canada, retrieved from <https://ccfwe.org/wp-content/uploads/2023/03/ccfwe-screening-tool-economic-abuse-English.pdf>

# Conclusion

Technology can be a tool of harm, but also a powerful means of protection.

Financial institutions, service providers, and policymakers have a unique opportunity to prevent, detect, and respond to technology-facilitated financial abuse. These innovative practices demonstrate that with intentional design and survivor-informed approaches, the financial sector can lead in meaningful change that addresses the needs of survivors.

However, while these innovative practices show great potential, there is still limited evaluation of their effectiveness. Without robust evidence, it is difficult to classify them as promising practices. To truly understand survivors' experiences and close gaps in service delivery, future efforts must include an evaluative component that applies a gendered lens. This will not only strengthen service responses but also ensure that the design of financial technologies reflects the realities and needs of survivors.

What makes a practice truly promising is not simply its innovation, but its ability to be survivor-centred at every stage: from design, to execution, to evaluation. The practices highlighted in this brief demonstrate the power of intentional, survivor-informed approaches that embed safety, equity, and dignity at their core.

# Community Resources

## Assaulted Women's Helpline

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- 24/7 helpline and set hours for online chat for safety planning, support, and help seeking shelters. Has access to interpretation.
- Call: 1-888-715-0536
- [www.awhl.org](http://www.awhl.org)

## Fem'aide

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- French language 24/7 helpline offering support for domestic violence in Ontario.
- Call: 1-877-336-2433
- [www.femaide.ca](http://www.femaide.ca)

## Talk4Healing

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- 24/7 culturally safe telephone helpline, text or chat for Indigenous women in Ontario.
- Call: 1-888-200-9997
- [www.talk4healing.com](http://www.talk4healing.com)

## The Toronto Rape Crisis Centre / Multicultural Women Against Rape (TRRC/MWAR)

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- 24/7 helpline open to all survivors of rape and sexual assault
- Call: 416-597-8808
- [www.trccmwar.ca](http://www.trccmwar.ca)

## Victim Services Toronto

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- 24/7 helpline for crisis response services for victims of crime in Toronto.
- Call: 416-808-7066
- [www.victimservicestoronto.com](http://www.victimservicestoronto.com)

## The 519

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- Offers services and programs for persons identifying as 2SLGBTQ+.
- Call: 416-392-6874
- [www.the519.org](http://www.the519.org)

## Cash flow

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- Accessing Benefits: [Prosper Canada - Benefits Wayfinder](#)
- Problem Gambling: CAMH (Centre for Addiction and Mental Health)

## Debt

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- Non-profit Credit counselling: [Credit Canada](#)

## Fraud

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- [Canadian Anti-Fraud Centre](#)

## Information

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- [Financial Consumer Agency of Canada](#) (FCAC) Call: 416-597-8808
- [www.trccmwar.ca](http://www.trccmwar.ca)



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